

Touchstone Health Medicare Advantage Plans

Summary of Benefits 2012

Power Plan, Total Plan, Freedom Plan, Core Plan

Bronx, Kings, New York, Orange, Queens,
Richmond and Westchester Counties



touchstone health
simple, modern medicare™

www.TouchstoneHealthNow.com

Introduction to the Summary of Benefits for Touchstone Health January 1, 2012 - December 31, 2012 NEW YORK CITY AND HUDSON COUNTIES

Thank you for your interest in TOUCHSTONE HEALTH HMO, INC./Touchstone Health, a Medicare Advantage Health Maintenance Organization (HMO). This Summary of Benefits tells you some features of our plans. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call Touchstone Health and ask for the "Evidence of Coverage".

You have choices in your health care

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare Plan. Another option is a Medicare health plan, like Touchstone Health. You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program.

You may join or leave a plan only at certain times. Please call Touchstone Health at the telephone number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

How can I compare my options?

You can compare certain plans offered by Touchstone Health and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plan covers and what the Original Medicare Plan covers. Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

Where is Touchstone Health available?

The service area for these plan includes: Bronx, Kings, New York, Orange, Queens, Richmond, and Westchester Counties, NY. You must live in one of these areas to join the plan.

There is more than one plan listed in this Summary of Benefits. If you are enrolled in one plan and wish to switch to another plan, you may do so only during certain times of the year. Please call Customer Service for more information.

Who is eligible to join Touchstone Health?

You can join Touchstone Health if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area. However, individuals with End-Stage Renal Disease are generally not eligible to enroll in Touchstone Health unless they are members of our organization and have been since their dialysis began.

Can I choose my doctors?

Touchstone Health has formed a network of doctors, specialists, and hospitals. You can only use doctors who are part of our network. The health providers in our network can change at any time.

You can ask for a current provider directory. For an updated list, visit us at www.touchstoneh.com. Our customer service number is listed at the end of this introduction.

What happens if I go to a doctor who's not in your network?

If you choose to go to a doctor outside of our network, you must pay for these services yourself except in limited situations (for example, emergency care). Neither the plan nor the Original Medicare Plan will pay for these services.

Where can I get my prescriptions if I join this plan?

Touchstone Health has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. The pharmacies in our network can change at any time. You can ask for a pharmacy directory or visit us at www.touchstoneh.com/pharmacy. Our customer service number is listed at the end of this introduction.

Does my plan cover Medicare Part B or Part D drugs?

Touchstone Health does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

What is a prescription drug formulary?

Touchstone Health uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our Web site at www.touchstoneh.com/formulary.

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

How can I get extra help with my prescription drug plan costs or get extra help with other Medicare costs?

You may be able to get extra help to pay for your prescription drug premiums and costs as well as get help with other Medicare costs. To see if you qualify for getting extra help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week; and see www.medicare.gov 'Programs for People with Limited Income and Resources' in the publication Medicare & You.
- The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778; or
- Your State Medicaid Office.

What are my protections in this plan?

All Medicare Advantage Plans agree to stay in the program for a full calendar year at a time. Plan benefits and cost-sharing may change from calendar year to calendar year. Each year, plans can decide whether to continue to participate with Medicare Advantage. A plan may continue in their entire service area (geographic area where the plan accepts members) or choose to continue only in certain areas. Also, Medicare may decide to end a contract with a plan.

Even if your Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue for an additional calendar year, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of Touchstone Health, you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision.

Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

As a member of Touchstone Health, you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules,

such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

What is a Medication Therapy Management (MTM) program?

A Medication Therapy Management (MTM) Program is a free service we offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact Touchstone Health for more details.

What types of drugs may be covered under Medicare Part B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact Touchstone Health for more details.

- **Some Antigens:** If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- **Osteoporosis Drugs:** Injectable drugs for osteoporosis for certain women with Medicare.
- **Erythropoietin (Epoetin Alfa or Epogen®):** By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- **Hemophilia Clotting Factors:** Self-administered clotting factors if you have hemophilia.
- **Injectable Drugs:** Most injectable drugs administered incident to a physician's service.
- **Immunosuppressive Drugs:** Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- **Some Oral Cancer Drugs:** If the same drug is available in injectable form.
- **Oral Anti-Nausea Drugs:** If you are part of an anti-cancer chemotherapeutic regimen.
- **Inhalation and Infusion Drugs:** administered through DME.

Where can I find information on Plan Ratings?

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on www.medicare.gov and select "Health and Drug Plans" then "Compare Drug and Health Plans" to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for this plan.

Please call Touchstone Health for more information

Visit us at www.touchstoneh.com or, call us:

Customer Service Hours:

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday: 8:00am to 8:00pm Eastern.

Current members should call toll-free 1-888-777-0204 (TTY/TDD 1-877-867-5814) for questions related to Medicare Advantage program and Medicare Part D Prescription Program.

Prospective members should call toll-free 1-877-805-3650 (TTY/TDD 1-877-867-5813) for questions related to Medicare Advantage program and Medicare Part D Prescription Program.

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227).

TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week.

Or, visit www.medicare.gov on the web.

This document may be available in other formats such as Braille, large print or other alternate formats.

This document may be available in a non-English language. For additional information, call customer service at the phone number listed above.

Esta información está disponible en un formato diferente. Si necesita información del plan en otro formato o lenguaje, por favor llame a la línea de Servicio al Miembro al número mencionado arriba.

IMPORTANT INFORMATION

<p>1</p>	<p>Premium and Other Important Information</p>	<p>In 2011 the monthly Part B Premium was \$96.40 and may change for 2012 and the annual Part B deductible amount was \$162 and may change for 2012.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p> <p>Most people will pay the standard monthly Part B premium. However, some people will pay a higher premium because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p>	<p>General \$0 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p> <p>In-Network \$3,400 out-of-pocket limit for Medicare-covered services.</p>
<p>2</p>	<p>Doctor and Hospital Choice <i>(For more information, see Emergency - #15 and Urgently Needed Care - #16.)</i></p>	<p>You may go to any doctor, specialist or hospital that accepts Medicare</p>	<p>In-Network You must go to network doctors, specialists, and hospitals.</p> <p>No referral required for network doctors, specialists, and hospitals.</p>

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

IMPORTANT INFORMATION

General

\$35.40 monthly plan premium in addition to your monthly Medicare Part B premium.

Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

In-Network

\$1,700 out-of-pocket limit for Medicare-covered services.

In-Network

You must go to network doctors, specialists, and hospitals.

No referral required for network doctors, specialists, and hospitals.

General

\$0 monthly plan premium in addition to your monthly Medicare Part B premium.

Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

In-Network

\$3,400 out-of-pocket limit for Medicare-covered services.

Out-of-Network

\$5,100 out-of-pocket limit for Medicare-covered services.

In and Out-of-Network

\$5,100 out-of-pocket limit for Medicare-covered services.

In-Network

No referral required for network doctors, specialists, and hospitals.

General

\$0 monthly plan premium in addition to your monthly Medicare Part B premium.

Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

In-Network

\$3,400 out-of-pocket limit for Medicare-covered services.

In-Network

You must go to network doctors, specialists, and hospitals.

No referral required for network doctors, specialists, and hospitals.

INPATIENT CARE

<p>3</p>	<p>Inpatient Hospital Care <i>(includes Substance Abuse and Rehabilitation Services)</i></p>	<p>In 2011 the amounts for each benefit period were: Days 1 - 60: \$1132 deductible Days 61 - 90: \$283 per day Days 91 - 150: \$566 per lifetime reserve day</p> <p>These amounts may change for 2012.</p> <p>Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days.</p> <p>Lifetime reserve days can only be used once.</p> <p>A “benefit period” starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p>In-Network No limit to the number of days covered by the plan each hospital stay.</p> <p>For Medicare-covered hospital stays: Days 1 - 5: \$100 copay per day Days 6 - 90: \$0 copay per day</p> <p>\$0 copay for additional hospital days</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p>
<p>4</p>	<p>Inpatient Mental Health Care</p>	<p>In 2011 the amounts for each benefit period were: Days 1 - 60: \$1132 deductible Days 61 - 90: \$283 per day Days 91 - 150: \$566 per lifetime reserve day</p> <p>These amounts may change for 2012.</p> <p>You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p>	<p>In-Network You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>For Medicare-covered hospital stays: Days 1 - 5: \$100 copay per day Days 6 - 90: \$0 copay per day</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p>

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

INPATIENT CARE

In-Network

No limit to the number of days covered by the plan each hospital stay.

For Medicare-covered hospital stays:

Days 1 - 5: \$50 copay per day

Days 6 - 90: \$0 copay per day

\$0 copay for additional hospital days

Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.

In-Network

No limit to the number of days covered by the plan each hospital stay.

For Medicare-covered hospital stays:

Days 1 - 5: \$150 copay per day

Days 6 - 90: \$0 copay per day

\$0 copay for additional hospital days

Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.

In-Network

No limit to the number of days covered by the plan each hospital stay.

For Medicare-covered hospital stays:

Days 1 - 5: \$200 copay per day

Days 6 - 90: \$0 copay per day

\$0 copay for additional hospital days

Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.

In-Network

You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.

For Medicare-covered hospital stays:

Days 1 - 5: \$50 copay per day

Days 6 - 90: \$0 copay per day

Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.

In-Network

You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.

For Medicare-covered hospital stays:

Days 1 - 5: \$150 copay per day

Days 6 - 90: \$0 copay per day

Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.

In-Network

You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.

For Medicare-covered hospital stays:

Days 1 - 5: \$200 copay per day

Days 6 - 90: \$0 copay per day

Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.

**BENEFIT
CATEGORY**

**ORIGINAL
MEDICARE**

**TOUCHSTONE HEALTH
MEDICARE POWER (HMO)**

INPATIENT CARE

<p>5</p>	<p>Skilled Nursing Facility (SNF) <i>(in a Medicare-certified skilled nursing facility)</i></p>	<p>In 2011 the amounts for each benefit period after at least a 3-day covered hospital stay were: Days 1 - 20: \$0 per day Days 21 - 100: \$141.50 per day</p> <p>These amounts may change for 2012.</p> <p>100 days for each benefit period.</p> <p>A “benefit period” starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p>General Authorization rules may apply.</p> <p>In-Network Plan covers up to 100 days each benefit period.</p> <p>No prior hospital stay is required.</p> <p>For Medicare-covered SNF stays: Days 1 - 20: \$25 copay per day Days 21 - 100: \$65 copay per day</p>
<p>6</p>	<p>Home Health Care <i>(includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)</i></p>	<p>\$0 copay.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered home health visits.</p>
<p>7</p>	<p>Hospice</p>	<p>You pay part of the cost for outpatient drugs and inpatient respite care.</p> <p>You must get care from a Medicare-certified hospice.</p>	<p>General You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice.</p>

OUTPATIENT CARE

<p>8</p>	<p>Doctor Office Visits</p>	<p>20% coinsurance</p>	<p>In-Network \$5 copay for each primary care doctor visit for Medicare-covered benefits.</p> <p>\$20 copay for each in-area, network urgent care Medicare-covered visit</p> <p>\$15 copay for each specialist visit for</p>
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**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

INPATIENT CARE

General

Authorization rules may apply.

In-Network

Plan covers up to 100 days each benefit period.

No prior hospital stay is required.

For Medicare-covered SNF stays:
Days 1 - 20: \$0 copay per day
Days 21 - 100: \$50 copay per day

General

Authorization rules may apply.

In-Network

Plan covers up to 100 days each benefit period.

No prior hospital stay is required.

For Medicare-covered SNF stays:
Days 1 - 20: \$25 copay per day
Days 21 - 100: \$100 copay per day

General

Authorization rules may apply.

In-Network

Plan covers up to 100 days each benefit period.

No prior hospital stay is required.

For Medicare-covered SNF stays:
Days 1 - 20: \$25 copay per day
Days 21 - 100: \$65 copay per day

General

Authorization rules may apply.

In-Network

\$0 copay for Medicare-covered home health visits.

General

Authorization rules may apply.

In-Network

\$0 copay for Medicare-covered home health visits.

General

Authorization rules may apply.

In-Network

\$0 copay for Medicare-covered home health visits.

General

You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice.

General

You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice.

General

You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice.

OUTPATIENT CARE

In-Network

\$0 copay for each primary care doctor visit for Medicare-covered benefits.

\$10 copay for each in-area, network urgent care Medicare-covered visit

In-Network

\$11 copay for each primary care doctor visit for Medicare-covered benefits.

\$20 copay for each in-area, network urgent care Medicare-covered visit

In-Network

\$0 copay for each primary care doctor visit for Medicare-covered benefits.

\$20 copay for each in-area, network urgent care Medicare-covered visit

**BENEFIT
CATEGORY**

**ORIGINAL
MEDICARE**

**TOUCHSTONE HEALTH
MEDICARE POWER (HMO)**

OUTPATIENT CARE

	<p>Doctor Office Visits <i>(continued from previous page)</i></p>		<p>Medicare-covered benefits.</p>
<p>9</p>	<p>Chiropractic Services</p>	<p>Supplemental routine care not covered.</p> <p>20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$15 copay for each Medicare-covered visit</p> <p>Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>
<p>10</p>	<p>Podiatry Services</p>	<p>Supplemental routine care not covered.</p> <p>20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$15 copay for each Medicare-covered visit</p> <p>\$0 copay for up to 4 supplemental routine visit(s) every year</p> <p>Medicare-covered podiatry benefits are for medically-necessary foot care.</p>
<p>11</p>	<p>Outpatient Mental Health Care</p>	<p>40% coinsurance for most outpatient mental health services</p> <p>Specified copayment for outpatient partial hospitalization program services furnished by a hospital or community mental health center (CMHC). Copay cannot exceed the Part A inpatient hospital deductible.</p> <p>“Partial hospitalization program” is a structured program of active outpatient psychiatric treatment that is more intense than the care received</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$15 copay for each Medicare-covered individual therapy visit</p> <p>\$15 copay for each Medicare-covered group therapy visit</p> <p>\$15 copay for each Medicare-covered individual therapy visit with a psychiatrist</p>

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

OUTPATIENT CARE

\$10 copay for each specialist visit for Medicare-covered benefits.

\$22 copay for each specialist visit for Medicare-covered benefits.

\$10 copay for each specialist visit for Medicare-covered benefits.

General

Authorization rules may apply.

General

Authorization rules may apply.

General

Authorization rules may apply.

In-Network

\$10 copay for each Medicare-covered visit

In-Network

\$20 copay for each Medicare-covered visit

In-Network

\$10 copay for each Medicare-covered visit

Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.

Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.

Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.

General

Authorization rules may apply.

General

Authorization rules may apply.

General

Authorization rules may apply.

In-Network

\$10 copay for each Medicare-covered visit

In-Network

\$20 copay for each Medicare-covered visit

In-Network

\$10 copay for each Medicare-covered visit

\$0 copay for up to 4 supplemental routine visit(s) every year

\$0 copay for up to 4 supplemental routine visit(s) every year

\$0 copay for up to 4 supplemental routine visit(s) every year

Medicare-covered podiatry benefits are for medically-necessary foot care.

Medicare-covered podiatry benefits are for medically-necessary foot care.

Medicare-covered podiatry benefits are for medically-necessary foot care.

General

Authorization rules may apply.

General

Authorization rules may apply.

General

Authorization rules may apply.

In-Network

\$10 copay for each Medicare-covered individual therapy visit

In-Network

\$20 copay for each Medicare-covered individual therapy visit

In-Network

\$10 copay for each Medicare-covered individual therapy visit

\$10 copay for each Medicare-covered group therapy visit

\$20 copay for each Medicare-covered group therapy visit

\$10 copay for each Medicare-covered group therapy visit

\$10 copay for each Medicare-covered individual therapy visit with a psychiatrist

\$20 copay for each Medicare-covered individual therapy visit with a psychiatrist

\$10 copay for each Medicare-covered individual therapy visit with a psychiatrist

**BENEFIT
CATEGORY**

**ORIGINAL
MEDICARE**

**TOUCHSTONE HEALTH
MEDICARE POWER (HMO)**

OUTPATIENT CARE

	<p>Outpatient Mental Health Care <i>(continued from previous page)</i></p>	<p>in your doctor's or therapist's office and is an alternative to inpatient hospitalization.</p>	<p>\$15 copay for each Medicare-covered group therapy visit with a psychiatrist</p> <p>\$15 for Medicare-covered partial hospitalization program services</p>
12	<p>Outpatient Substance Abuse Care</p>	<p>20% coinsurance.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$25 copay for Medicare-covered individual visits</p> <p>\$25 copay for Medicare-covered group visits</p>
13	<p>Outpatient Services/Surgery</p>	<p>20% coinsurance for the doctor</p> <p>Specified copayment for outpatient hospital facility services Copay cannot exceed the Part A inpatient hospital deductible.</p> <p>20% coinsurance for ambulatory surgical center facility services</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$100 copay for each Medicare-covered ambulatory surgical center visit</p> <p>\$100 copay for each Medicare-covered outpatient hospital facility visit</p>
14	<p>Ambulance Services <i>(medically necessary ambulance services)</i></p>	<p>20% coinsurance.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$75 copay for Medicare-covered ambulance benefits.</p>
15	<p>Emergency Care <i>(You may go to any emergency room if you reasonably believe you need emergency care)</i></p>	<p>20% coinsurance for the doctor's services</p> <p>Specified copayment for outpatient hospital facility emergency services.</p> <p>Emergency services copay cannot exceed Part A inpatient hospital deductible for each service provided by the hospital.</p>	<p>General \$50 copay for Medicare-covered emergency room visits</p> <p>\$50,000 plan coverage limit for emergency services outside the U.S. every year.</p> <p>If you are admitted to the hospital within 1-day for the same condition,</p>

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

OUTPATIENT CARE

\$10 copay for each Medicare-covered group therapy visit with a psychiatrist

\$10 for Medicare-covered partial hospitalization program services

General

Authorization rules may apply.

In-Network

\$10 copay for Medicare-covered individual visits

\$10 copay for Medicare-covered group visits

\$20 copay for each Medicare-covered group therapy visit with a psychiatrist

\$20 for Medicare-covered partial hospitalization program services

General

Authorization rules may apply.

In-Network

\$20 copay for Medicare-covered individual visits

\$20 copay for Medicare-covered group visits

\$10 copay for each Medicare-covered group therapy visit with a psychiatrist

\$10 for Medicare-covered partial hospitalization program services

General

Authorization rules may apply.

In-Network

\$25 copay for Medicare-covered individual visits

\$25 copay for Medicare-covered group visits

General

Authorization rules may apply.

In-Network

\$25 copay for each Medicare-covered ambulatory surgical center visit

\$25 copay for each Medicare-covered outpatient hospital facility visit

General

Authorization rules may apply.

In-Network

\$150 copay for each Medicare-covered ambulatory surgical center visit

\$150 copay for each Medicare-covered outpatient hospital facility visit

General

Authorization rules may apply.

In-Network

\$150 copay for each Medicare-covered ambulatory surgical center visit

\$150 copay for each Medicare-covered outpatient hospital facility visit

General

Authorization rules may apply.

In-Network

\$0 copay for Medicare-covered ambulance benefits.

General

Authorization rules may apply.

In-Network

\$0 copay for Medicare-covered ambulance benefits.

General

Authorization rules may apply.

In-Network

\$75 copay for Medicare-covered ambulance benefits.

General

\$50 copay for Medicare-covered emergency room visits

\$50,000 plan coverage limit for emergency services outside the U.S. every year.

If you are admitted to the hospital within 1-day for the same

General

\$50 copay for Medicare-covered emergency room visits

\$50,000 plan coverage limit for emergency services outside the U.S. every year.

If you are admitted to the hospital within 1-day for the same

General

\$50 copay for Medicare-covered emergency room visits

\$50,000 plan coverage limit for emergency services outside the U.S. every year.

If you are admitted to the hospital within 1-day for the same

**BENEFIT
CATEGORY****ORIGINAL
MEDICARE****TOUCHSTONE HEALTH
MEDICARE POWER (HMO)****PREVENTIVE SERVICES**

	Emergency Care <i>(continued from previous page)</i>	You don't have to pay the emergency room copay if you are admitted to the hospital as an inpatient for the same condition within 3 days of the emergency room visit. Not covered outside the U.S. except under limited circumstances.	you pay \$0 for the emergency room visit.
16	Urgently Needed Care <i>(This is NOT emergency care, and in most cases, is out of the service area.)</i>	20% coinsurance, or a set copay. NOT covered outside the U.S. except under limited circumstances.	General \$20 copay for Medicare-covered urgently-needed-care visits
17	Outpatient Rehabilitation Services <i>(Occupational Therapy, Physical Therapy, Speech and Language Therapy)</i>	20% coinsurance.	General Authorization rules may apply. In-Network \$15 copay for Medicare-covered Occupational Therapy visits \$15 copay for Medicare-covered Physical and/or Speech and Language Therapy visits

OUTPATIENT MEDICAL SERVICES AND SUPPLIES

18	Durable Medical Equipment <i>(includes wheelchairs, oxygen, etc.)</i>	20% coinsurance.	General Authorization rules may apply. In-Network 20% of the cost for Medicare-covered items.
19	Prosthetic Devices <i>(includes braces, artificial limbs and eyes, etc.)</i>	20% coinsurance.	General Authorization rules may apply. In-Network 20% of the cost for Medicare-covered items.
20	Diabetes Programs and Supplies	20% coinsurance for diabetes self-management training 20% coinsurance for diabetes supplies	General Authorization rules may apply. In-Network \$0 copay for Diabetes

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

PREVENTIVE SERVICES

condition, you pay \$0 for the emergency room visit.

condition, you pay \$0 for the emergency room visit.

condition, you pay \$0 for the emergency room visit.

General

\$10 copay for Medicare-covered urgently-needed-care visits

General

\$20 copay for Medicare-covered urgently-needed-care visits

General

\$20 copay for Medicare-covered urgently-needed-care visits

General

Authorization rules may apply.

General

Authorization rules may apply.

General

Authorization rules may apply.

In-Network

\$10 copay for Medicare-covered Occupational Therapy visits

In-Network

\$20 copay for Medicare-covered Occupational Therapy visits

In-Network

\$10 copay for Medicare-covered Occupational Therapy visits

\$10 copay for Medicare-covered Physical and/or Speech and Language Therapy visits

\$20 copay for Medicare-covered Physical and/or Speech and Language Therapy visits

\$10 copay for Medicare-covered Physical and/or Speech and Language Therapy visits

OUTPATIENT MEDICAL SERVICES AND SUPPLIES

General

Authorization rules may apply.

General

Authorization rules may apply.

General

Authorization rules may apply.

In-Network

20% of the cost for Medicare-covered items.

In-Network

20% of the cost for Medicare-covered items.

In-Network

20% of the cost for Medicare-covered items.

General

Authorization rules may apply.

General

Authorization rules may apply.

General

Authorization rules may apply.

In-Network

20% of the cost for Medicare-covered items.

In-Network

20% of the cost for Medicare-covered items.

In-Network

20% of the cost for Medicare-covered items.

General

Authorization rules may apply.

General

Authorization rules may apply.

General

Authorization rules may apply.

In-Network

\$0 copay for Diabetes

In-Network

\$0 copay for Diabetes

In-Network

\$0 copay for Diabetes

**BENEFIT
CATEGORY**

**ORIGINAL
MEDICARE**

**TOUCHSTONE HEALTH
MEDICARE POWER (HMO)**

OUTPATIENT MEDICAL SERVICES AND SUPPLIES

	<p>Diabetes Programs and Supplies <i>(continued from previous page)</i></p>	<p>20% coinsurance for diabetic therapeutic shoes or inserts</p>	<p>self-management training</p> <p>\$0 copay for: - Diabetes monitoring supplies - Therapeutic shoes or inserts</p>
<p>21</p>	<p>Diagnostic Tests, X-Rays, Lab Services, and Radiology Services</p>	<p>20% coinsurance for diagnostic tests and x-rays</p> <p>\$0 copay for Medicare-covered lab services</p> <p>Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most supplemental routine screening tests, like checking your cholesterol.</p> <p>20% coinsurance for digital rectal exam and other related services.</p> <p>Covered once a year for all men with Medicare over age 50.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered: - lab services - diagnostic procedures and tests</p> <p>\$10 copay for Medicare-covered X-rays</p> <p>\$50 copay for Medicare-covered diagnostic radiology services (not including X-rays)</p> <p>\$25 copay for Medicare-covered therapeutic radiology services</p>

PREVENTIVE SERVICES

<p>22</p>	<p>Cardiac and Pulmonary Rehabilitation Services</p>	<p>20% coinsurance Cardiac Rehabilitation services</p> <p>20% coinsurance for Pulmonary Rehabilitation services</p> <p>20% coinsurance for Intensive Cardiac Rehabilitation services</p> <p>This applies to program services provided in a doctor's office. Specified cost sharing for program services provided by hospital outpatient departments.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$15 copay for Medicare-covered Cardiac Rehabilitation Services</p> <p>\$15 copay for Medicare-covered Intensive Cardiac Rehabilitation Services</p> <p>\$15 copay for Medicare-covered Pulmonary Rehabilitation Services</p>
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**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

OUTPATIENT MEDICAL SERVICES AND SUPPLIES

<p>self-management training</p> <p>\$0 copay for: - Diabetes monitoring supplies - Therapeutic shoes or inserts</p>	<p>self-management training</p> <p>\$0 copay for: - Diabetes monitoring supplies - Therapeutic shoes or inserts</p>	<p>self-management training</p> <p>\$0 copay for: - Diabetes monitoring supplies - Therapeutic shoes or inserts</p>
<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered: - lab services - diagnostic procedures and tests</p> <p>\$10 copay for Medicare-covered X-rays</p> <p>\$25 copay for Medicare-covered diagnostic radiology services (not including X-rays)</p> <p>\$10 copay for Medicare-covered therapeutic radiology services</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered: - lab services - diagnostic procedures and tests</p> <p>\$10 copay for Medicare-covered X-rays</p> <p>\$100 copay for Medicare-covered diagnostic radiology services (not including X-rays)</p> <p>\$20 copay for Medicare-covered therapeutic radiology services</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered: - lab services - diagnostic procedures and tests</p> <p>\$10 copay for Medicare-covered X-rays</p> <p>\$100 copay for Medicare-covered diagnostic radiology services (not including X-rays)</p> <p>\$25 copay for Medicare-covered therapeutic radiology services</p>

PREVENTIVE SERVICES

<p>General Authorization rules may apply.</p> <p>In-Network \$10 copay for Medicare-covered Cardiac Rehabilitation Services</p> <p>\$10 copay for Medicare-covered Intensive Cardiac Rehabilitation Services</p> <p>\$10 copay for Medicare-covered Pulmonary Rehabilitation Services</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$20 copay for Medicare-covered Cardiac Rehabilitation Services</p> <p>\$20 copay for Medicare-covered Intensive Cardiac Rehabilitation Services</p> <p>\$20 copay for Medicare-covered Pulmonary Rehabilitation Services</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$10 copay for Medicare-covered Cardiac Rehabilitation Services</p> <p>\$10 copay for Medicare-covered Intensive Cardiac Rehabilitation Services</p> <p>\$10 copay for Medicare-covered Pulmonary Rehabilitation Services</p>
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PREVENTIVE SERVICES

23 Preventive Services and Wellness/Education Programs

- No coinsurance, copayment or deductible for the following:
- Abdominal Aortic Aneurysm Screening
 - Bone Mass Measurement. Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.
 - Cardiovascular Screening
 - Cervical and Vaginal Cancer Screening. Covered once every 2 years. Covered once a year for women with Medicare at high risk.
 - Colorectal Cancer Screening
 - Diabetes Screening
 - Influenza Vaccine
 - Hepatitis B Vaccine for people with Medicare who are at risk
 - HIV Screening. \$0 copay for the HIV screening, but you generally pay 20% of the Medicare-approved amount for the doctor's visit. HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy.
 - Breast Cancer Screening (Mammogram). Medicare covers screening mammograms once every 12 months for all women with Medicare age 40 and older. Medicare covers one baseline mammogram for women between ages 35-39.
 - Medical Nutrition Therapy Services Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian and may include a nutritional assessment and counseling to help you manage your diabetes or kidney disease
 - Personalized Prevention Plan Services (Annual Wellness Visits)

General

\$0 copay for all preventive services covered under Original Medicare at zero cost sharing:

- Abdominal Aortic Aneurysm screening
- Bone Mass Measurement
- Cardiovascular Screening
- Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam)
- Colorectal Cancer Screening
- Diabetes Screening
- Influenza Vaccine
- Hepatitis B Vaccine
- HIV Screening
- Breast Cancer Screening (Mammogram)
- Medical Nutrition Therapy Services
- Personalized Prevention Plan Services (Annual Wellness Visits)
- Pneumococcal Vaccine
- Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only)
- Smoking Cessation (Counseling to stop smoking)
- Welcome to Medicare Physical Exam (Initial Preventive Physical Exam)

HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.

In-Network

The plan covers the following supplemental education/wellness programs:

- Written health education materials, including Newsletters
- Nutritional benefit
- Health Club Membership/Fitness Classes
- Nursing Hotline

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

PREVENTIVE SERVICES

General

\$0 copay for all preventive services covered under Original Medicare at zero cost sharing:

- Abdominal Aortic Aneurysm screening
- Bone Mass Measurement
- Cardiovascular Screening
- Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam)
- Colorectal Cancer Screening
- Diabetes Screening
- Influenza Vaccine
- Hepatitis B Vaccine
- HIV Screening
- Breast Cancer Screening (Mammogram)
- Medical Nutrition Therapy Services
- Personalized Prevention Plan Services (Annual Wellness Visits)
- Pneumococcal Vaccine
- Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only)
- Smoking Cessation (Counseling to stop smoking)
- Welcome to Medicare Physical Exam (Initial Preventive Physical Exam)

HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.

In-Network

The plan covers the following supplemental education/wellness programs:

- Written health education materials, including Newsletters
- Nutritional benefit

General

\$0 copay for all preventive services covered under Original Medicare at zero cost sharing:

- Abdominal Aortic Aneurysm screening
- Bone Mass Measurement
- Cardiovascular Screening
- Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam)
- Colorectal Cancer Screening
- Diabetes Screening
- Influenza Vaccine
- Hepatitis B Vaccine
- HIV Screening
- Breast Cancer Screening (Mammogram)
- Medical Nutrition Therapy Services
- Personalized Prevention Plan Services (Annual Wellness Visits)
- Pneumococcal Vaccine
- Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only)
- Smoking Cessation (Counseling to stop smoking)
- Welcome to Medicare Physical Exam (Initial Preventive Physical Exam)

HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.

In-Network

The plan covers the following supplemental education/wellness programs:

- Written health education materials, including Newsletters
- Nutritional benefit

General

\$0 copay for all preventive services covered under Original Medicare at zero cost sharing:

- Abdominal Aortic Aneurysm screening
- Bone Mass Measurement
- Cardiovascular Screening
- Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam)
- Colorectal Cancer Screening
- Diabetes Screening
- Influenza Vaccine
- Hepatitis B Vaccine
- HIV Screening
- Breast Cancer Screening (Mammogram)
- Medical Nutrition Therapy Services
- Personalized Prevention Plan Services (Annual Wellness Visits)
- Pneumococcal Vaccine
- Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only)
- Smoking Cessation (Counseling to stop smoking)
- Welcome to Medicare Physical Exam (Initial Preventive Physical Exam)

HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.

In-Network

The plan covers the following supplemental education/wellness programs:

- Written health education materials, including Newsletters
- Nutritional benefit

**BENEFIT
CATEGORY**

**ORIGINAL
MEDICARE**

**TOUCHSTONE HEALTH
MEDICARE POWER (HMO)**

- Pneumococcal Vaccine. You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information.
- Prostate Cancer Screening – Prostate Specific Antigen (PSA) test only. Covered once a year for all men with Medicare over age 50.
- Smoking Cessation (counseling to stop smoking). Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits.
- Welcome to Medicare Physical Exam (initial preventive physical exam) When you join Medicare Part B, then you are eligible as follows. During the first 12 months of your new Part B coverage, you can get either a Welcome to Medicare Physical Exam or an Annual Wellness Visit. After your first 12 months, you can get one Annual Wellness Visit every 12 months.

24

Kidney Disease and Conditions

20% coinsurance for renal dialysis

20% coinsurance for kidney disease education services

General
Authorization rules may apply.

In-Network
\$0 copay for renal dialysis

\$0 copay for kidney disease education services

25

Outpatient Prescription Drugs

Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.

Drugs covered under Medicare Part B

General
20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

- Health Club Membership/
Fitness Classes
- Nursing Hotline

- Health Club Membership/
Fitness Classes
- Nursing Hotline

- Health Club Membership/
Fitness Classes
- Nursing Hotline

General
Authorization rules may apply.

In-Network
\$0 copay for renal dialysis

\$0 copay for kidney disease
education services

General
Authorization rules may apply.

In-Network
\$0 copay for renal dialysis

\$0 copay for kidney disease
education services

General
Authorization rules may apply.

In-Network
\$0 copay for renal dialysis

\$0 copay for kidney disease
education services

**Drugs covered under
Medicare Part B**

General
20% of the cost for Part
B-covered chemotherapy drugs
and other Part B-covered drugs.

**Drugs covered under
Medicare Part B**

General
20% of the cost for Part
B-covered chemotherapy drugs
and other Part B-covered drugs.

**Drugs covered under
Medicare Part B**

General
20% of the cost for Part
B-covered chemotherapy drugs
and other Part B-covered drugs.

**Outpatient
Prescription Drugs**
(continued from previous page)

**Drugs Covered under
Medicare Part D**

General

This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at www.touchstoneh.com/formulary on the web.

Different out-of-pocket costs may apply for people who

- have limited incomes,
- live in long term care facilities,
- or
- have access to Indian/Tribal/Urban (Indian Health Service) providers.

The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).

Total yearly drug costs are the total drug costs paid by both you and a Part D plan.

The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.

Some drugs have quantity limits.

Your provider must get prior authorization from Touchstone Health Medicare Power (HMO) for certain drugs.

You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination,

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

**Drugs covered under
Medicare Part D**

General

This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at www.touchstoneh.com/formulary on the web.

Different out-of-pocket costs may apply for people who

- have limited incomes,
- live in long term care facilities,

or

- have access to Indian/Tribal/Urban (Indian Health Service) providers.

The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).

Total yearly drug costs are the total drug costs paid by both you and a Part D plan.

The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.

Some drugs have quantity limits.

Your provider must get prior authorization from Touchstone Health Medicare Total (HMO) for certain drugs.

You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination,

**Drugs Covered under
Medicare Part D**

General

This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at www.touchstoneh.com/formulary on the web.

Different out-of-pocket costs may apply for people who

- have limited incomes,
- live in long term care facilities,

or

- have access to Indian/Tribal/Urban (Indian Health Service) providers.

The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).

Total yearly drug costs are the total drug costs paid by both you and a Part D plan.

The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.

Some drugs have quantity limits.

Your provider must get prior authorization from Touchstone Health Medicare Freedom (HMO-POS) for certain drugs.

You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination,

**Drugs Covered under
Medicare Part D**

General

This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at www.touchstoneh.com/formulary on the web.

Different out-of-pocket costs may apply for people who

- have limited incomes,
- live in long term care facilities,

or

- have access to Indian/Tribal/Urban (Indian Health Service) providers.

The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).

Total yearly drug costs are the total drug costs paid by both you and a Part D plan.

The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.

Some drugs have quantity limits.

Your provider must get prior authorization from Touchstone Health Medicare Core (HMO) for certain drugs.

You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination,

**Outpatient
Prescription Drugs**
(continued from previous page)

or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.

If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.

If you request a formulary exception for a drug and Touchstone Health Medicare Power (HMO) approves the exception, you will pay Tier 3: Non-Preferred Brand Drugs cost sharing for that drug.

In-Network

\$0 deductible.

Initial Coverage

You pay the following until total yearly drug costs reach \$2,930:

Retail Pharmacy

Tier 1: Generic Drugs

- \$0 copay for a one-month (30-day) supply of drugs in this tier
- \$0 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 2: Preferred Brand Drugs

- \$40 copay for a one-month (30-day) supply of drugs in this tier
- \$120 copay for a three-month (90-day) supply of drugs in this tier

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.

If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.

If you request a formulary exception for a drug and Touchstone Health Medicare Total (HMO) approves the exception, you will pay Tier 3: Non-Preferred Brand Drugs cost sharing for that drug.

In-Network

\$0 deductible.

Initial Coverage

You pay the following until total yearly drug costs reach \$2,930:

Retail Pharmacy

Tier 1: Generic Drugs

- \$0 copay for a one-month (30-day) supply of drugs in this tier
- \$0 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 2: Preferred Brand Drugs

- \$30 copay for a one-month (30-day) supply of drugs in this tier
- \$90 copay for a three-month (90-day) supply of drugs in this tier

or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.

If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.

If you request a formulary exception for a drug and Touchstone Health Medicare Freedom (HMO-POS) approves the exception, you will pay Tier 3: Non-Preferred Brand Drugs cost sharing for that drug.

In-Network

\$0 deductible.

Initial Coverage

You pay the following until total yearly drug costs reach \$2,930:

Retail Pharmacy

Tier 1: Generic Drugs

- \$6 copay for a one-month (30-day) supply of drugs in this tier
- \$18 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 2: Preferred Brand Drugs

- \$40 copay for a one-month (30-day) supply of drugs in this tier
- \$120 copay for a three-month (90-day) supply of drugs in this tier

or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.

If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.

If you request a formulary exception for a drug and Touchstone Health Medicare Core (HMO) approves the exception, you will pay Tier 3: Non-Preferred Brand Drugs cost sharing for that drug.

In-Network

\$0 deductible.

Initial Coverage

You pay the following until total yearly drug costs reach \$2,930:

Retail Pharmacy

Tier 1: Generic Drugs

- \$8 copay for a one-month (30-day) supply of drugs in this tier
- \$24 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 2: Preferred Brand Drugs

- \$40 copay for a one-month (30-day) supply of drugs in this tier
- \$120 copay for a three-month (90-day) supply of drugs in this tier

**Outpatient
Prescription Drugs**
(continued from previous page)

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

**Tier 3: Non-Preferred Brand
Drugs**

- \$80 copay for a one-month (30-day) supply of drugs in this tier
- \$240 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 4: Specialty Tier Drugs

- 33% coinsurance for a one-month (30-day) supply of drugs in this tier
- 33% coinsurance for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Long Term Care Pharmacy

Tier 1: Generic Drugs

- \$0 copay for a one-month (31-day) supply of drugs in this tier

Tier 2: Preferred Brand Drugs

- \$40 copay for a one-month (31-day) supply of drugs in this tier

**Tier 3: Non-Preferred Brand
Drugs**

- \$80 copay for a one-month (31-day) supply of drugs in this tier

Tier 4: Specialty Tier Drugs

- 33% coinsurance for a one-

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 3: Non-Preferred Brand Drugs

- \$70 copay for a one-month (30-day) supply of drugs in this tier
- \$210 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 4: Specialty Tier Drugs

- 25% coinsurance for a one-month (30-day) supply of drugs in this tier
- 25% coinsurance for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Long Term Care Pharmacy

Tier 1: Generic Drugs

- \$0 copay for a one-month (31-day) supply of drugs in this tier

Tier 2: Preferred Brand Drugs

- \$30 copay for a one-month (31-day) supply of drugs in this tier

Tier 3: Non-Preferred Brand Drugs

- \$70 copay for a one-month (31-day) supply of drugs in this tier

Tier 4: Specialty Tier Drugs

- 25% coinsurance for a one-

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 3: Non-Preferred Brand Drugs

- \$80 copay for a one-month (30-day) supply of drugs in this tier
- \$240 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 4: Specialty Tier Drugs

- 33% coinsurance for a one-month (30-day) supply of drugs in this tier
- 33% coinsurance for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Long Term Care Pharmacy

Tier 1: Generic Drugs

- \$6 copay for a one-month (31-day) supply of drugs in this tier

Tier 2: Preferred Brand Drugs

- \$40 copay for a one-month (31-day) supply of drugs in this tier

Tier 3: Non-Preferred Brand Drugs

- \$80 copay for a one-month (31-day) supply of drugs in this tier

Tier 4: Specialty Tier Drugs

- 33% coinsurance for a one-

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 3: Non-Preferred Brand Drugs

- \$80 copay for a one-month (30-day) supply of drugs in this tier
- \$240 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 4: Specialty Tier Drugs

- 33% coinsurance for a one-month (30-day) supply of drugs in this tier
- 33% coinsurance for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Long Term Care Pharmacy

Tier 1: Generic Drugs

- \$8 copay for a one-month (31-day) supply of drugs in this tier

Tier 2: Preferred Brand Drugs

- \$40 copay for a one-month (31-day) supply of drugs in this tier

Tier 3: Non-Preferred Brand Drugs

- \$80 copay for a one-month (31-day) supply of drugs in this tier

Tier 4: Specialty Tier Drugs

- 33% coinsurance for a one-

**Outpatient
Prescription Drugs**
(continued from previous page)

month (31-day) supply of drugs
in this tier

Mail Order

Tier 1: Generic Drugs
- \$0 copay for a three-month
(90-day) supply of drugs in
this tier

Not all drugs on this tier are
available at this extended day supply.
Please contact the plan for more
information.

Tier 2: Preferred Brand Drugs
- \$100 copay for a three-month
(90-day) supply of drugs in
this tier

Not all drugs on this tier are
available at this extended day
supply. Please contact the plan for
more information.

Tier 3: Non-Preferred Brand
Drugs
- \$200 copay for a three-month
(90-day) supply of drugs in
this tier

Not all drugs on this tier are
available at this extended day
supply. Please contact the plan for
more information.

Tier 4: Specialty Tier Drugs
- 33% coinsurance for a three-
month (90-day) supply of drugs
in this tier

Not all drugs on this tier are
available at this extended day
supply. Please contact the plan for
more information.

Coverage Gap

After your total yearly drug
costs reach \$2,930, you receive a
discount on brand name drugs
and pay 86% of the plan's costs

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

month (31-day) supply of drugs in this tier

Mail Order

Tier 1: Generic Drugs
- \$0 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 2: Preferred Brand Drugs
- \$75 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 3: Non-Preferred Brand Drugs
- \$175 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 4: Specialty Tier Drugs
- 25% coinsurance for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Coverage Gap

After your total yearly drug costs reach \$2,930, you receive a discount on brand name drugs and pay 86% of the plan's costs

month (31-day) supply of drugs in this tier

Mail Order

Tier 1: Generic Drugs
- \$15 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 2: Preferred Brand Drugs
- \$100 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 3: Non-Preferred Brand Drugs
- \$200 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 4: Specialty Tier Drugs
- 33% coinsurance for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Coverage Gap

After your total yearly drug costs reach \$2,930, you receive a discount on brand name drugs and pay 86% of the plan's costs

month (31-day) supply of drugs in this tier

Mail Order

Tier 1: Generic Drugs
- \$20 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 2: Preferred Brand Drugs
- \$100 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 3: Non-Preferred Brand Drugs
- \$200 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Tier 4: Specialty Tier Drugs
- 33% coinsurance for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

Coverage Gap

After your total yearly drug costs reach \$2,930, you receive a discount on brand name drugs and pay 86% of the plan's costs

**Outpatient
Prescription Drugs**
(continued from previous page)

for all generic drugs until your yearly out-of-pocket drug costs reach \$4,700.

Additional Coverage Gap

After your total yearly drug costs reach \$2,930, you receive a discount on brand name drugs and pay 86% of the plan's costs for all generic drugs until your yearly out-of-pocket drug costs reach \$4,700.

Catastrophic Coverage

After your yearly out-of-pocket drug costs reach \$4,700, you pay the greater of:

- 5% coinsurance, or
- \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs.

Out-of-Network

Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Touchstone Health Medicare Power (HMO).

Out-of-Network Initial Coverage

You will be reimbursed up to the plan's cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,930:

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

for all generic drugs until your yearly out-of-pocket drug costs reach \$4,700.

Additional Coverage Gap

After your total yearly drug costs reach \$2,930, you receive a discount on brand name drugs and pay 86% of the plan's costs for all generic drugs until your yearly out-of-pocket drug costs reach \$4,700.

Catastrophic Coverage

After your yearly out-of-pocket drug costs reach \$4,700, you pay the greater of:

- 5% coinsurance, or
- \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs.

Out-of-Network

Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Touchstone Health Medicare Total (HMO).

Out-of-Network Initial Coverage

You will be reimbursed up to the plan's cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,930:

for all generic drugs until your yearly out-of-pocket drug costs reach \$4,700.

Additional Coverage Gap

After your total yearly drug costs reach \$2,930, you receive a discount on brand name drugs and pay 86% of the plan's costs for all generic drugs until your yearly out-of-pocket drug costs reach \$4,700.

Catastrophic Coverage

After your yearly out-of-pocket drug costs reach \$4,700, you pay the greater of:

- 5% coinsurance, or
- \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs.

Out-of-Network

Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Touchstone Health Medicare Freedom (HMO-POS).

Out-of-Network Initial Coverage

You will be reimbursed up to the plan's cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,930:

for all generic drugs until your yearly out-of-pocket drug costs reach \$4,700.

Additional Coverage Gap

After your total yearly drug costs reach \$2,930, you receive a discount on brand name drugs and pay 86% of the plan's costs for all generic drugs until your yearly out-of-pocket drug costs reach \$4,700.

Catastrophic Coverage

After your yearly out-of-pocket drug costs reach \$4,700, you pay the greater of:

- 5% coinsurance, or
- \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs.

Out-of-Network

Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Touchstone Health Medicare Core (HMO).

Out-of-Network Initial Coverage

You will be reimbursed up to the plan's cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,930:

**Outpatient
Prescription Drugs**
(continued from previous page)

Tier 1: Generic Drugs
- \$0 copay for a one-month (30-day) supply of drugs in this tier

Tier 2: Preferred Brand Drugs
- \$40 copay for a one-month (30-day) supply of drugs in this tier

Tier 3: Non-Preferred Brand Drugs
- \$80 copay for a one-month (30-day) supply of drugs in this tier

Tier 4: Specialty Tier Drugs
- 33% coinsurance for a one-month (30-day) supply of drugs in this tier

**Out-of-Network
Coverage Gap**

You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly drug costs reach \$4,700.

You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly drug costs reach \$4,700.

**Out-of-Network
Catastrophic Coverage**

After your yearly out-of-pocket drug costs reach \$4,700, you will be reimbursed for drugs purchased out-of-network up to the plan's cost of the drug minus your cost share, which is the greater of:

- 5% coinsurance, or
- \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs.

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

Tier 1: Generic Drugs
- \$0 copay for a one-month (30-day) supply of drugs in this tier

Tier 2: Preferred Brand Drugs
- \$30 copay for a one-month (30-day) supply of drugs in this tier

Tier 3: Non-Preferred Brand Drugs
- \$70 copay for a one-month (30-day) supply of drugs in this tier

Tier 4: Specialty Tier Drugs
- 25% coinsurance for a one-month (30-day) supply of drugs in this tier

Out-of-Network Coverage Gap

You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly drug costs reach \$4,700.

You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly drug costs reach \$4,700.

Out-of-Network Catastrophic Coverage

After your yearly out-of-pocket drug costs reach \$4,700, you will be reimbursed for drugs purchased out-of-network up to the plan's cost of the drug minus your cost share, which is the greater of:

- 5% coinsurance, or
- \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs.

Tier 1: Generic Drugs
- \$6 copay for a one-month (30-day) supply of drugs in this tier

Tier 2: Preferred Brand Drugs
- \$40 copay for a one-month (30-day) supply of drugs in this tier

Tier 3: Non-Preferred Brand Drugs
- \$80 copay for a one-month (30-day) supply of drugs in this tier

Tier 4: Specialty Tier Drugs
- 33% coinsurance for a one-month (30-day) supply of drugs in this tier

Out-of-Network Coverage Gap

You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly drug costs reach \$4,700.

You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly drug costs reach \$4,700.

Out-of-Network Catastrophic Coverage

After your yearly out-of-pocket drug costs reach \$4,700, you will be reimbursed for drugs purchased out-of-network up to the plan's cost of the drug minus your cost share, which is the greater of:

- 5% coinsurance, or
- \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs.

Tier 1: Generic Drugs
- \$8 copay for a one-month (30-day) supply of drugs in this tier

Tier 2: Preferred Brand Drugs
- \$40 copay for a one-month (30-day) supply of drugs in this tier

Tier 3: Non-Preferred Brand Drugs
- \$80 copay for a one-month (30-day) supply of drugs in this tier

Tier 4: Specialty Tier Drugs
- 33% coinsurance for a one-month (30-day) supply of drugs in this tier

Out-of-Network Coverage Gap

You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly drug costs reach \$4,700.

You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly drug costs reach \$4,700.

Out-of-Network Catastrophic Coverage

After your yearly out-of-pocket drug costs reach \$4,700, you will be reimbursed for drugs purchased out-of-network up to the plan's cost of the drug minus your cost share, which is the greater of:

- 5% coinsurance, or
- \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs.

**BENEFIT
CATEGORY****ORIGINAL
MEDICARE****TOUCHSTONE HEALTH
MEDICARE POWER (HMO)**

26	Dental Services	Preventive dental services (such as cleaning) not covered.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for the following preventive dental benefits:</p> <ul style="list-style-type: none"> - up to 1 oral exam(s) every six months - up to 1 cleaning(s) every six months - up to 1 fluoride treatment(s) every six months - up to 1 dental x-ray(s) <p>\$0 copay for Medicare-covered dental benefits</p> <p>Plan offers additional comprehensive dental benefits.</p>
27	Hearing Services	<p>Supplemental routine hearing exams and hearing aids not covered.</p> <p>20% coinsurance for diagnostic hearing exams.</p>	<p>In-Network \$0 copay for up to 1 hearing aid(s) every three years</p> <ul style="list-style-type: none"> - \$15 copay for Medicare-covered diagnostic hearing exams - \$15 copay for up to 1 supplemental routine hearing exam(s) every year - \$15 copay for up to 1 hearing aid fitting-evaluation(s) every year <p>\$1,000 plan coverage limit for hearing aids every three years.</p>
28	Vision Services	<p>20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.</p> <p>Supplemental routine eye exams and glasses not covered.</p> <p>Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>Annual glaucoma screenings covered for people at risk.</p>	<p>In-Network \$0 copay for</p> <ul style="list-style-type: none"> - one pair of eyeglasses or contact lenses after cataract surgery - up to 1 pair(s) of glasses every year - up to 1 pair(s) of contacts every year - up to 1 pair(s) of lenses every year - up to 1 frame(s) every year - \$15 copay for exams to diagnose and treat diseases and conditions

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

General

Authorization rules may apply.

In-Network

\$0 copay for the following preventive dental benefits:

- up to 1 oral exam(s) every six months
- up to 1 cleaning(s) every six months
- up to 1 fluoride treatment(s) every six months
- up to 1 dental x-ray(s)

\$0 copay for Medicare-covered dental benefits

Plan offers additional comprehensive dental benefits.

General

Authorization rules may apply.

In-Network

\$0 copay for the following preventive dental benefits:

- up to 1 oral exam(s) every six months
- up to 1 cleaning(s) every six months
- up to 1 fluoride treatment(s) every six months
- up to 1 dental x-ray(s)

\$0 copay for Medicare-covered dental benefits

Plan offers additional comprehensive dental benefits.

General

Authorization rules may apply.

In-Network

\$0 copay for Medicare-covered dental benefits

In general, preventive dental benefits (such as cleaning) not covered.

In-Network

\$0 copay for up to 1 hearing aid(s) every three years

- \$10 copay for Medicare-covered diagnostic hearing exams
- \$10 copay for up to 1 supplemental routine hearing exam(s) every year
- \$10 copay for up to 1 hearing aid fitting-evaluation(s) every year

\$1,000 plan coverage limit for hearing aids every three years.

In-Network

\$0 copay for up to 1 hearing aid(s) every three years

- \$20 copay for Medicare-covered diagnostic hearing exams
- \$20 copay for up to 1 supplemental routine hearing exam(s) every year
- \$20 copay for up to 1 hearing aid fitting-evaluation(s) every year

\$1,000 plan coverage limit for hearing aids every three years.

In-Network

In general, supplemental routine hearing exams and hearing aids not covered.

\$0 copay for Medicare-covered diagnostic hearing exams

In-Network

\$0 copay for

- one pair of eyeglasses or contact lenses after cataract surgery
- up to 1 pair(s) of glasses every year
- up to 1 pair(s) of contacts every year
- up to 1 pair(s) of lenses every year
- up to 1 frame(s) every year
- \$10 copay for exams to diagnose and treat diseases and conditions

In-Network

\$0 copay for

- one pair of eyeglasses or contact lenses after cataract surgery
- up to 1 pair(s) of glasses every year
- up to 1 pair(s) of contacts every year
- up to 1 pair(s) of lenses every year
- up to 1 frame(s) every year
- \$20 copay for exams to diagnose and treat diseases and conditions

In-Network

Non-Medicare Supplemental eye exams and glasses not covered.

\$0 copay for diagnosis and treatment for diseases and conditions of the eye

\$0 copay for

- one pair of eyeglasses or contact lenses after cataract surgery

**BENEFIT
CATEGORY****ORIGINAL
MEDICARE****TOUCHSTONE HEALTH
MEDICARE POWER (HMO)**

	Vision Services <i>(continued from previous page)</i>		of the eye. - \$0 copay for up to 1 supplemental routine eye exam(s) every year \$100 plan coverage limit for eye wear every year. If the doctor provides you services in addition to eye exams, separate cost sharing of \$15 may apply
29	Over-the-Counter Items	Not covered.	General The plan does not cover Over-the-Counter items.
30	Transportation <i>(Routine)</i>	Not covered.	In-Network This plan does not cover supplemental routine transportation.
31	Acupuncture	Not covered.	In-Network This plan does not cover Acupuncture.
32	Point of Service	You may go to any doctor, specialist or hospital that accepts Medicare.	Not covered.

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

<p>of the eye. - \$0 copay for up to 1 supplemental routine eye exam(s) every year</p> <p>\$100 plan coverage limit for eye wear every year.</p> <p>If the doctor provides you services in addition to eye exams, separate cost sharing of \$10 may apply</p>	<p>of the eye. - \$0 copay for up to 1 supplemental routine eye exam(s) every year</p> <p>\$100 plan coverage limit for eye wear every year.</p> <p>If the doctor provides you services in addition to eye exams, separate cost sharing of \$20 may apply</p>	
<p>General Please visit our plan website to see our list of covered Over-the-Counter items. OTC items may be purchased only for the enrollee. Please contact the plan for specific instructions for using this benefit. You receive a \$30 monthly benefit.</p>	<p>General The plan does not cover Over-the-Counter items.</p>	<p>General The plan does not cover Over-the-Counter items.</p>
<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for up to 18 round trip(s) to plan-approved location every year</p>	<p>In-Network This plan does not cover supplemental routine transportation.</p>	<p>In-Network This plan does not cover supplemental routine transportation.</p>
<p>In-Network This plan does not cover Acupuncture.</p>	<p>In-Network This plan does not cover Acupuncture.</p>	<p>In-Network This plan does not cover Acupuncture.</p>
<p>Not covered.</p>	<p>General Authorization rules may apply.</p> <p>Out-of-Network Point of Service coverage is available for the following benefits: - Inpatient Hospital Acute - Inpatient Hospital Psychiatric - Skilled Nursing Facility (SNF) - Cardiac Rehabilitation Services</p>	<p>Not covered.</p>

**BENEFIT
CATEGORY**

**ORIGINAL
MEDICARE**

**TOUCHSTONE HEALTH
MEDICARE POWER (HMO)**

Point of Service
(continued from previous page)

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

- Intensive Cardiac Rehabilitation Services
- Pulmonary Rehabilitation Services
- Partial Hospitalization
- Home Health Services
- Primary Care Physician Services
- Chiropractic Services
- Occupational Therapy Services
- Physician Specialist Services
- Mental Health Specialty Services
- Podiatry Services
- Other Health Care Professional
- Psychiatric Services
- Physical Therapy and Speech-Language Pathology Services
- Outpatient Diagnostic Procedures/Tests/Lab Services
- Diagnostic Radiological Services
- Therapeutic Radiological Services
- Outpatient X-Rays
- Outpatient Hospital Services
- Ambulatory Surgical Center (ASC) Services
- Outpatient Substance Abuse
- Outpatient Blood Services
- Ambulance Services
- Durable Medical Equipment (DME)
- Prosthetics/Medical Supplies
- Diabetic Supplies and Services
- Medicare-covered Preventive Services
- Supplemental Education/Wellness Programs
- Kidney Disease Education Services
- Diabetes Self-Management Training
- Eye Exams
- Hearing Exams

\$5,100 out-of-pocket limit every year for POS benefits

20% of the cost per hospital stay.

**BENEFIT
CATEGORY**

**ORIGINAL
MEDICARE**

**TOUCHSTONE HEALTH
MEDICARE POWER (HMO)**

Point of Service
(continued from previous page)

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

- 20% of the cost per Inpatient Psychiatric Hospital stay.
- 20% of the cost for each SNF stay.
- 20% of the cost for
 - Cardiac Rehabilitation Services
 - Intensive Cardiac Rehabilitation Services
 - Pulmonary Rehabilitation Services
 - Partial Hospitalization
 - Home Health Services
 - Primary Care Physician Services
 - Chiropractic Services
 - Occupational Therapy Services
 - Physician Specialist Services
 - Mental Health Specialty Services
 - Podiatry Services
 - Other Health Care Professional
 - Psychiatric Services
 - Physical Therapy and Speech-Language Pathology Services
 - Outpatient Diagnostic Procedures/Tests/Lab Services
 - Diagnostic Radiological Services
 - Therapeutic Radiological Services
 - Outpatient X-Rays
 - Outpatient Hospital Services
 - Ambulatory Surgical Center (ASC) Services
 - Outpatient Substance Abuse
 - Outpatient Blood Services
 - Ambulance Services
 - Durable Medical Equipment (DME)
 - Prosthetics/Medical Supplies
 - Diabetic Supplies and Services
 - Medicare-covered Preventive Services
 - Supplemental Education/Wellness Programs
 - Kidney Disease Education Services
 - Diabetes Self-Management Training

**BENEFIT
CATEGORY**

**ORIGINAL
MEDICARE**

**TOUCHSTONE HEALTH
MEDICARE POWER (HMO)**

Point of Service
(continued from previous page)

**TOUCHSTONE HEALTH
MEDICARE TOTAL (HMO)**

**TOUCHSTONE HEALTH
MEDICARE FREEDOM (HMO-POS)**

**TOUCHSTONE HEALTH
MEDICARE CORE (HMO)**

- Eye Exams
- Hearing Exams

Touchstone Health

PO Box 5027

White Plains, NY 10602

www.TouchstoneHealthNow.com

Prospective members should call

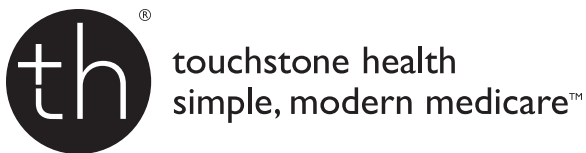
1-877-805-3650 or TTY/TDD 1-877-867-5813

24 hours a day, 7 days a week

Current members should call

1-888-777-0204 or TTY/TDD 1-877-867-5814

8am to 8pm, 7 days a week



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Touchstone Health is a Medicare approved Health Maintenance Organization with a Medicare Advantage Prescription Drug contract with the Federal Government.